

# **EXHIBIT 1**

B10 (Official Form 10) (04/13) (Modified)

| UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT of MICHIGAN  |  | RECEIVED  |
|--|--|---|
| Name of Debtor: City of Detroit, Michigan  | Case Number: 13-53846  | FEB 18 2014   |
| NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing.  |  | KURTZMAN CARSON CONSULTANTS<br>COURT USE ONLY   |
| Name of Creditor (the person or other entity to whom the debtor owes money or property):<br>Property Owner <u>LUE DAVID JACKSON</u>  |  |   |
| Name and address where notices should be sent: NameID: 11590154<br><br>Property Owner<br>9336 Pierson<br>Detroit, MI 48228<br><br>Telephone number: <u>313-273-3609</u> email: _____   |  | <input type="checkbox"/> Check this box if this claim amends a previously filed claim.<br><br>Court Claim Number: _____<br>(If known)<br><br>Filed on: _____              |
| Name and address where payment should be sent (if different from above):<br><u>LUE DAVID JACKSON</u><br><u>9336 PIERSON</u><br><u>DETROIT MI 48228-1508</u><br>Telephone number: <u>313-273-3609</u> email: _____  |  | <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. |
| 1. Amount of Claim as of Date Case Filed: <u>\$ 3764.19</u><br><br>If all or part of the claim is secured, complete item 4.<br>If all or part of the claim is entitled to priority, complete item 5.<br><input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.  |  |   |
| 2. Basis for Claim: <u>Contingent + Unsecured Principal + Interest Charges</u><br>(See instruction #2)   |  |   |
| 3. Last four digits of any number by which creditor identifies debtor:<br><u>4362 9118 Nation Star Mortgage</u>  | 3a. Debtor may have scheduled account as: <u>First + FRANKLIN FIN CORP</u><br>(See instruction #3a) <u>BANK of AMERICA HLT Nation Star Mortgage</u><br><br>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____<br><br>Basis for perfection: <u>Interest + principal charges</u><br><br>Amount of Secured Claim: \$ _____<br><br>Amount Unsecured: \$ <u>71825.81</u> |   |
| 4. Secured Claim (See instruction #4)<br>Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.<br><br>Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other<br>Describe: _____<br><br>Value of Property: \$ <u>80000</u><br><br>Annual Interest Rate (when case was filed) <u>10.75%</u> <input type="checkbox"/> Fixed or <input checked="" type="checkbox"/> Variable  |  |   |
| 5. Amount of Claim Entitled to Priority as an Administrative Expense under 11 U.S.C. §§ 503(b)(9) and 507(a)(2). \$ <u>NONE</u>  |  |   |
| 5b. Amount of Claim Otherwise Entitled to Priority. Specify Applicable Section of 11 U.S.C. § _____ \$ <u>NONE</u>   |  |   |
| 6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6) <u>yes</u>  |  |   |
| 7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS.<br>ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.<br>If the documents are not available, please explain:  |  |   |
| 8. Signature: (See instruction # 8)<br>Check the appropriate box.<br><br><input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)<br>(See Bankruptcy Rule 3004.)<br><br>I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.<br>Print Name: <u>LUE DAVID JACKSON</u><br>Title: <u>Creditor &amp; property owner</u><br>Company: _____<br>Address and telephone number (if different from notice address above): _____<br>Telephone number: _____ email: _____<br><br><u>Lue David Jackson</u> 2-14-2014<br>(Signature) (Date) |  |   |

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

STATE OF  
MICHIGAN  
Wayne County  
April 23, 2007 02:39:00 PM  
Receipt # 141126



REAL ESTATE  
TRANSFER TAX  
\$88.00 - CO  
\$688.00 - ST  
Stamp # 14635

Wayne County Register of Deeds

April 23, 2007 02:39 PM

Liber 46237 Page 378-378

#207193488 MD FEE: \$15.00



COMMONWEALTH LAND TITLE

WARRANTY DEED

The Grantor(s) John Miller and Marcia Miller, husband and wife,  
whose address is P.O Box 3174, Farmington Hills, MI  
convey(s) and warrant(s) to Lue David Jackson and Helen Williams-Jackson, Husband and Wife,  
whose address is 9336 Pierson, Detroit, MI 48228  
the following described premises situated in the City of Detroit, County of Wayne and State of Michigan:

South 5 Feet of Lot 294 and all of Lot 295 and North 5 Feet of Lot 296, Including adjoining one half of the vacated alley at  
the rear thereof, ~~Rough~~ Park Boulevard Subdivision, as recorded in Liber 53, Page 21 of Plats, Wayne County Records.  
ROUSE

Sidwell No. Ward No. 22 Item No. 106267  
CKA: 9336 Pierson

for the sum of Eighty Thousand and 00/100 Dollars \$(80,000.00)  
subject to easements and building and use restriction of record and further subject to  
Dated this February 28, 2007

Signed in presence of:

Signed by:

WOLVERINE STATE TITLE

15

John Miller

Marcia Miller

State of Michigan.

County of ~~Wayne~~ Oakland

The foregoing instrument was acknowledged before me this February 28, 2007, by  
John Miller and Marcia Miller, husband and wife.

Notary Public, \_\_\_\_\_ County,  
Michigan

My commission expires: \_\_\_\_\_

Acting in the County of \_\_\_\_\_

KEVIN HAMES  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF OAKLAND  
MY COMMISSION EXPIRES Feb 11, 2013  
ACTING IN COUNTY OF ~~Oakland~~

When Recorded Return To:  
Lue D. Jackson  
Helen W. Jackson  
9336 Pierson  
Detroit, MI 48228

Send Subsequent Tax Bills To:  
Grantee

Drafted By: Under the direction of:  
Lue Jackson  
9336 Pierson  
Detroit, MI 48228

Tax Parcel #

Recording Fee \$

Transfer Tax \$688.00

\*TYPE OR PRINT NAMES UNDER SIGNATURES.

WS740339

This is to certify that there are no tax liens or titles  
on this property and that taxes are paid for FIVE  
YEARS previous to date of this instrument.

This is to certify that there are no tax liens or titles  
on this property and that taxes are paid for FIVE YEARS  
previous to date of this instrument EXCEPT 2006 not examined  
No. 1240 Raymond Date 4-10-2007  
WAYNE COUNTY TREASURER Clerk Y. Kelly

MAR 16 2007

No. 2391 Clerk M. Milford  
Treasurer, City of Detroit

# OWNER'S POLICY OF TITLE INSURANCE

Issued by **Commonwealth Land Title Insurance Company**



**LandAmerica  
Commonwealth**

*Commonwealth Land Title Insurance Company is a member of the  
LandAmerica family of title insurance underwriters.*

POLICY NUMBER

**A14-0079880**

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS CONTAINED IN SCHEDULE B AND THE PROVISIONS OF THE CONDITIONS AND STIPULATIONS HEREOF, COMMONWEALTH LAND TITLE INSURANCE COMPANY, a Pennsylvania corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the amount of insurance stated in Schedule A, and cost, attorneys' fees and expenses which the Company may become obligated to pay hereunder, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested otherwise than as stated therein;
2. Any defect in or lien or encumbrance on such title;
3. Lack of a right of access to and from the land; or
4. Unmarketability of such title.

IN WITNESS WHEREOF, COMMONWEALTH LAND TITLE INSURANCE COMPANY has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Policy to become valid when countersigned by an authorized officer or agent of the Company.

**COMMONWEALTH LAND TITLE INSURANCE COMPANY**

Attest:

  
Secretary



By:

  
President

## EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy:

1. (a) Governmental police power.  
(b) Any law, ordinance or governmental regulation relating to environmental protection.  
(c) Any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part.  
(d) The effect of any violation of the matters excluded under (a), (b) or (c) above, unless notice of a defect, lien or encumbrance resulting from a violation has been recorded at Date of Policy in those records in which under state statutes deeds, mortgages, lis pendens, liens or other title encumbrances must be recorded in order to impart constructive notice to purchasers of the land for value and without knowledge; provided, however, that without limitation, such records shall not be construed to include records in any of the offices of federal, state or local environmental protection, zoning, building, health or public safety authorities.
2. Rights of eminent domain unless notice of the exercise of such rights appears in the public records at Date of Policy.
3. Defects, liens, encumbrances, adverse claims, or other matters (a) created, suffered, assumed or agreed to by the insured claimant; (b) not known to the Company and not shown by the public records but known to the insured claimant either at Date of Policy or at the date such claimant acquired an estate or interest insured by this policy and not disclosed in writing by the insured claimant to the Company prior to the date such insured claimant became an insured hereunder; (c) resulting in no loss or damage to the insured claimant; (d) attaching or created subsequent to Date of Policy; or (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.

**OFFICIAL CHECK**  
Purchaser's Receipt

10-96/220

424486643

2/28/07



Comerica Bank

\*\*\*\*\*3,475.00\*\*

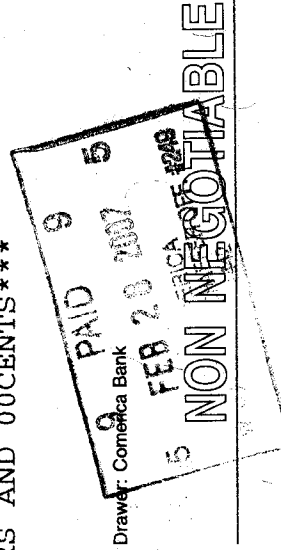
\*\*WOLVERINE STATE TITLE\*\*

**PAY**  
TO THE  
ORDER OF

\*\*\*\*\*3,475\*DOLLARS AND 00CENTS\*\*\*

Dollars

00005/ 24905



REMITTER  
Issued by Integrated Payment Systems Inc., Englewood, Colorado  
To Citibank, N.A., Buffalo, NY

Sue Davis Jackson  
Sue D. Jackson

John Miller  
John Miller

Helen Williams Jackson  
Helen W. Jackson

Marcia Miller  
Marcia Miller

## SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Sue Davis Jackson  
Settlement Agent

2-28-07  
Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

Page 3

form HUD-1 (3/86)  
Handbook 4305.2

## A. Settlement Statement

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265

## B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☒ Conv Unins.  
4. ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance6. File Number  
40339WST7. Loan Number  
4001297117

8. Mortgage Ins Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower  
Lue David Jackson and Helen Williams-Jackson,  
Husband and Wife  
9336 Pierson  
Detroit, MI 48228E. Name & Address of Seller  
John Miller and Marcia Miller, husband and  
wife  
P.O Box 3174  
Farmington Hills, MI 48333F. Name & Address of Lender  
First Franklin Financial Corporation  
33533 W. 12 Mile  
Ste 290  
Farmington Hills, MI 48331

G. Property Location

9336 Pierson  
Detroit, MI 48228H. Settlement Agent Name  
Wolverine State Title, Inc.  
28530 Orchard Lake Road  
Suite 105  
Farmington Hills, MI 48334 Tax ID:  
Underwritten By: Commonwealth  
Place of Settlement  
Wolverine State Title, Inc.  
28530 Orchard Lake Road  
Ste. 105  
Farmington Hills, MI 48334I. Settlement Date  
2/28/2007  
Fund: 2/28/2007

## J. Summary of Borrower's Transaction

## 100. Gross Amount Due from Borrower

|                                     |             |
|-------------------------------------|-------------|
| 101. Contract Sales Price           | \$80,000.00 |
| 102. Personal Property              |             |
| 103. Settlement Charges to borrower | \$4,552.19  |
| 104.                                |             |
| 105.                                |             |

## Adjustments for items paid by seller in advance

|                            |  |
|----------------------------|--|
| 106. City property taxes   |  |
| 107. County property taxes |  |
| 108. Village/School Taxes  |  |
| 109. Other                 |  |
| 110.                       |  |
| 111.                       |  |
| 112.                       |  |
| 113.                       |  |
| 114.                       |  |
| 115.                       |  |
| 116.                       |  |

120. Gross Amount Due From Borrower \$84,552.19

## 200. Amounts Paid By Or in Behalf Of Borrower

|  |             |
|--|-------------|
| 201. Deposit or earnest money          | \$525.00    |
| 202. Principal amount of new loan(s)   | \$76,000.00 |
| 203. Existing loan(s) taken subject to |             |
| 204. Loan Amount 2nd Lien              |             |
| 205.                                   |             |
| 206. Sellers Concessions               | \$4,552.19  |
| 207.                                   |             |
| 208.                                   |             |
| 209.                                   |             |

## Adjustments for items unpaid by seller

|                            |  |
|----------------------------|--|
| 210. City property taxes   |  |
| 211. County property taxes |  |
| 212. Village/School Taxes  |  |
| 213. Other                 |  |
| 214.                       |  |
| 215.                       |  |
| 216.                       |  |
| 217.                       |  |
| 218.                       |  |
| 219.                       |  |

220. Total Paid By/For Borrower \$81,077.19

## 300. Cash At Settlement From/To Borrower

|   |             |
|---|-------------|
| 301. Gross Amount due from borrower (line 120)    | \$84,552.19 |
| 302. Less amounts paid by/for borrower (line 220) | \$81,077.19 |
| 303. Cash From Borrower                           | \$3,475.00  |

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following:

- HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;
- Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate;
- Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

## K. Summary of Seller's Transaction

## 400. Gross Amount Due to Seller

|                           |             |
|---------------------------|-------------|
| 401. Contract Sales Price | \$80,000.00 |
| 402. Personal Property    |             |
| 403.                      |             |
| 404.                      |             |
| 405.                      |             |

## Adjustments for items paid by seller in advance

|                            |  |
|----------------------------|--|
| 406. City property taxes   |  |
| 407. County property taxes |  |
| 408. Village/School Taxes  |  |
| 409. Other                 |  |
| 410.                       |  |
| 411.                       |  |
| 412.                       |  |
| 413.                       |  |
| 414.                       |  |
| 415.                       |  |
| 416.                       |  |

420. Gross Amount Due to Seller \$80,000.00

## 500. Reductions in Amount Due to Seller

|   |            |
|---|------------|
| 501. Earnest money held by seller             | \$525.00   |
| 502. Settlement Charges to Seller (line 1400) | \$1,492.00 |
| 503. Existing Loan(s) Taken Subject to        |            |
| 504. Payoff of first mortgage loan            |            |
| 505. Payoff of second mortgage loan           |            |
| 506. Sellers Concessions                      | \$4,552.19 |
| 507.  |            |
| 508.  |            |
| 509.  |            |

## Adjustments for items unpaid by seller

|                                    |             |
|------------------------------------|-------------|
| 510. City property taxes           |             |
| 511. County property taxes         |             |
| 512. Village/School Taxes          |             |
| 513. Other                         |             |
| 514. Cash to Comerica acting as QI | \$73,430.81 |
| 515.                               |             |
| 516.                               |             |
| 517.                               |             |
| 518.                               |             |
| 519.                               |             |

520. Total Reduction Amount Due Seller \$80,000.00

## 600. Cash At Settlement To/From Seller

|  |             |
|--|-------------|
| 601. Gross Amount due to seller (line 420)         | \$80,000.00 |
| 602. Less reductions in amt. due seller (line 520) | \$80,000.00 |
| 603. Cash Seller                                   | \$0.00      |

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

**L. Settlement Charges**

|   |                          |    |   |                 |              |   |   |
|---|--------------------------|----|---|-----------------|--------------|---|---|
| 700. Total Sales/Broker's Commission based on price                               |                          |    |   | \$80,000.00     | @ % = \$0.00 | Paid From<br>Borrower's<br>Funds at<br>Settlement | Paid From<br>Seller's<br>Funds at<br>Settlement |
| Division of Commission (line 700) as follows:                                     |                          |    |   |                 |              |   |   |
| 701.  | to                       |    |   |                 |              |   |   |
| 702.  | to                       |    |   |                 |              |   |   |
| 703. Commission Paid at Settlement  |                          |    |   |                 |              | \$0.00  | \$0.00  |
| 800. Items Payable in Connection with Loan  |                          |    |   |                 |              |   |   |
| 801. Loan Origination Fee   | %                        | to | Reliable Mortgage Solutions                               |                 |              | \$1,520.00  |   |
| 802. Loan Discount  | %                        | to |   |                 |              |   |   |
| 803. Appraisal Fee  |                          | to | Metro Appraisal LLC                                       | POC (B)         | \$150.00     |   |   |
| 804. Credit Report  |                          | to |   |                 |              |   |   |
| 805. Lender's Inspection Fee  |                          | to |   |                 |              |   |   |
| 806. Mortgage Insurance Application   |                          | to |   |                 |              |   |   |
| 807. Assumption Fee   |                          | to |   |                 |              |   |   |
| 808. Flood Cert. Fee  |                          | to | FIS Flood Services  |                 |              | \$9.00  |   |
| 809. Administrator  |                          | to | First Franklin Financial Corporation                      |                 |              | \$617.00  |   |
| 810. Tax Service  |                          | to | First Franklin Financial Corporation                      |                 |              | \$72.00   |   |
| 811. Processing Fee   |                          | to | Reliable Mortgage Solutions                               |                 |              | \$700.00  |   |
| 812. Broker fee pd by Lender  |                          | to | Reliable Mortgage Solutions                               | POC (L)         | \$1,520.00   |   |   |
| 990. Items Required by Lender To Be Paid in Advance                               |                          |    |   |                 |              |   |   |
| 901. Interest from  | 2/28/2007                | to | 3/1/2007  | @ \$22.5889/day |              | \$22.59   |   |
| 902. Mortgage Insurance Premium for   | months                   | to |   |                 |              |   |   |
| 903. Hazard Insurance Premium for 1 years   |                          | to | Farmers Insurance Group                                   |                 |              | \$536.00  |   |
| 1000. Reserves Deposited With Lender  |                          |    |   |                 |              |   |   |
| 1001. Hazard insurance  | months @                 |    | \$44.67   | per month       |              |   |   |
| 1002. Mortgage insurance  | months @                 |    |   | per month       |              |   |   |
| 1003. City property taxes   | months @                 |    |   | per month       |              |   |   |
| 1004. County property taxes   | months @                 |    |   | per month       |              |   |   |
| 1005. Village/School Taxes  | months @                 |    |   | per month       |              |   |   |
| 1006. Other taxes   | months @                 |    |   | per month       |              |   |   |
| 1007. Other taxes   | months @                 |    |   | per month       |              |   |   |
| 1008.   | months @                 |    |   | per month       |              |   |   |
| 1011. Aggregate Adjustment  |                          |    |   |                 |              |   |   |
| 1100. Title Charges   |                          |    |   |                 |              |   |   |
| 1101. Settlement or closing fee   |                          | to | Wolverine State Title, Inc.                               |                 |              | \$400.00  |   |
| 1102. Abstract or title search  |                          | to |   |                 |              |   |   |
| 1103. Recording Fees  |                          | to | Wolverine State Title, Inc.                               |                 |              | \$127.00  |   |
| 1104. Title insurance binder  |                          | to |   |                 |              |   |   |
| 1105. Document preparation  |                          | to | Wolverine State Title, Inc.                               |                 |              |   |   |
| 1106. Notary fees   |                          | to |   |                 |              |   |   |
| 1107. Attorney's fees   |                          | to |   |                 |              |   |   |
| (includes above items numbers: )  |                          |    |   |                 |              |   |   |
| 1108. Title insurance   |                          | to | Wolverine State Title, Inc.                               |                 |              | \$223.60  | \$575.00  |
| (includes above items numbers: )  |                          |    |   |                 |              |   |   |
| 1109. Lender's coverage   |                          |    | \$76,000.00/\$223.60                                      |                 |              |   |   |
| 1110. Owner's coverage  |                          |    | \$80,000.00/\$575.00                                      |                 |              |   |   |
| 1111. Record Process Fee  |                          | to | Wolverine State Title, Inc.                               |                 |              | \$20.00   |   |
| 1112. Courier/Messenger Fee   |                          | to | Wolverine State Title, Inc.                               |                 |              | \$15.00   |   |
| 1113. Wire Fee  |                          | to | Wolverine State Title, Inc.                               |                 |              | \$30.00   | \$30.00   |
| 1114. 12/24 Month Letter  |                          | to | Wolverine State Title, Inc.                               |                 |              | \$50.00   |   |
| 1115. Tax Bill Fee  |                          | to | Wolverine State Title, Inc.                               |                 |              |   |   |
| 1116. Record Deed   |                          | to | Wolverine State Title, Inc.                               |                 |              |   | \$27.00   |
| 1117. Transfer Taxes  |                          | to | Wolverine State Title, Inc.                               |                 |              |   | \$172.00  |
| 1200. Government Recording and Transfer Charges                                   |                          |    |   |                 |              |   |   |
| 1201. Recording Fees  | Deed ; Mortgage ; Rel    | to |   |                 |              |   |   |
| 1202. City/county tax/stamps  | Deed \$88.00 ; Mortgage  |    | to Wolverine State Title, Inc. FBO<br>Government Agencies |                 |              |   | \$88.00   |
| 1203. State tax/stamps  | Deed \$600.00 ; Mortgage |    | to Wolverine State Title, Inc. FBO<br>Government Agencies |                 |              |   | \$600.00  |
| 1204. Tax certificates  |                          | to |   |                 |              |   |   |
| 1300. Additional Settlement Charges   |                          |    |   |                 |              |   |   |
| 1301. Survey  |                          | to | KemTech   |                 |              | \$110.00  |   |
| 1302. Review Appraiser  |                          | to | Stephen A. Schmidt  |                 |              | \$100.00  |   |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) |                          |    |   |                 |              | \$4,552.19  | \$1,492.00                                      |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.



# ITEMIZATION OF AMOUNT FINANCED

Borrower:

LUE DAVID JACKSON

HELEN WILLIAMS-JACKSON

Creditor:

FIRST FRANKLIN FINANCIAL CORP.,

AN OP. SUB. OF MLB&T CO., FSB

2150 NORTH FIRST STREET

SAN JOSE, CA 95131

9336 PIERSON ST

DETROIT, MI 48228

Loan Number: 4001297117

Date: 02/28/2007

Property Address: 9336 PIERSON ST  
DETROIT, MI 48228

Term: 360

Rate: 10.7000

LTV: 95.00

Listed below is the ITEMIZATION OF AMOUNT FINANCED.

SALES PRICE: \$ 80000.00

LOAN AMOUNT:

\$ 76000.00

## ITEMIZATION OF PREPAID FINANCE CHARGES:

|   |         |
|---|---------|
| - Origination points 2.0000% to RELIABLE MORTGAGE SOLUTIONS LLC | 1520.00 |
| - Administration Fee to LENDER                                  | 617.00  |
| - Flood Cert to FIS Flood Services                              | 9.00    |
| - Tax Service to LENDER   | 72.00   |
| - Processing Fee to RELIABLE MORTGAGE SOLUTIONS LLC             | 700.00  |
| - Prepaid Interest for (02/28/2007 - 03/01/2007)                | 22.59   |
| - Settlement or Closing Fee to TITLE                            | 500.00  |
| - Title Insurance to TITLE                                      | 223.60  |
| - Review Appraiser Fee to SCHMIDT, STEPHEN A.                   | 100.00  |

TOTAL PREPAID FINANCE CHARGE: \$ 3764.19

AMOUNT FINANCED: \$ 72235.81

## OTHER SETTLEMENT CHARGES:

### AMOUNTS PAID TO OTHERS ON YOUR BEHALF BY CREDITOR -

|  |        |
|--|--------|
| - Broker Appraisal Fee to BROWN, TYRONE E. | 150.00 |
| - Recording Fees(Deed:\$150.00)            | 150.00 |
| - Survey Fee to KEMTECH                    | 110.00 |

TOTAL OTHER SETTLEMENT CHARGES: \$ 410.00

LOAN PROCEEDS: \$ 71825.81

Broker Fee Paid by Lender (POC) to RELIABLE MORTGAGE SOLUTIONS LLC \$1520.00

I (We) hereby acknowledge that I (we) have received and read a completed copy of the HUD Special Information Booklet "Settlement Cost", unless the loan being applied for is for refinancing the property.

If for any reason the loan I (we) have applied for does not close, and if permitted by applicable law, I (we) agree to reimburse the lender for any and all costs incurred to process my (our) application including, but not limited to: appraisal, survey, and title insurance.

LUE DAVID JACKSON

DATE

HELEN WILLIAMS-JACKSON

DATE



## Sign Up Now to Save \$37,120.84 in interest payments!

The Equity Accelerator® Program  
P.O. Box 6506  
Englewood, CO 80155-6506

**(800) 458-1564**

If you have questions about your  
mortgage please call 1-888-480-2432.

December 16, 2013

Reference #: 165949118  
Enrollment Passcode: 522 98042

Lue Jackson  
9336 Pierson St  
Detroit, MI 48228-1508



In reference to your property at:  
9336 PIERSON ST

Dear Lue Jackson:

Sometimes taking one simple step toward your goal can alter the course of your life. For example, if you use electronic transfers to *budget your mortgage around your paydays*, **you can easily save \$37,120.84 over the life of the loan in interest and pay off your mortgage 6 years faster** - without refinancing!

Buying your home was an important step toward achieving your financial goals. Now with the **Equity Accelerator®** program, you can save money, increase your ownership and achieve financial freedom much sooner! Your **\$37,120.84 savings** is based on your current mortgage information. Here is a customized example of how this system can work for you:

|   | Your Current<br>Monthly Payment | Your New<br>Payoff Schedule | Your Personal<br>Financial Rewards            |
|---|---------------------------------|-----------------------------|---|
| Payment Amount:                           | \$ 896.53 per month             | \$ 450.77 every 2 weeks     | Simplified Budgeting!                         |
| Total Interest Paid:                      | \$ 176,737.29                   | \$ 139,616.45               | <b>\$ 37,120.84 Saved!</b>                    |
| Estimated Loan Payoff in:                 | 23 years 1 month                | 16 years 10 months          | <b>6 Years 3 Months Early!</b>                |
| Total Principal Reduction After 10 years: | \$ 16,513.42                    | \$ 30,708.51                | <b>\$ 14,195.09 More Principal Reduction!</b> |

Our customers like this program because we do all the work while they enjoy the benefits. The cost for this service is just \$5.42 a month with a one time setup charge of \$295.00. Of course, it is possible for you to make extra payments on your own, but many of our customers find this difficult to do consistently. Here's how it will work for you:

1. This convenient payment system automatically transfers a portion of your loan payment electronically from your checking account at the same time that you get paid - typically every other week. ✓
2. These transfers are then applied by us to pay your mortgage based on your due date each month.
3. As you pay through this program, you actually accumulate extra funds that are **applied directly to your principal**.
4. The result is that your mortgage is paid down faster **without straining your budget** while saving you **\$37,120.84 in interest**.

To help you get started, we have even included a customized **Estimated Personal Savings Analysis** on the back of this page to show you just how big your savings can be. Simply review it and give one of our specialists a call at **(800) 458-1564** between 8:00 AM – 9:00 PM (ET), Monday through Friday. **You have nothing to lose and so much to gain - \$37,120.84!**

Yours truly,

Equity Accelerator Enrollment Center

**P.S. What are you waiting for? Take a simple step to  
change your future and call (800) 458-1564 to sign up!**



Member FDIC

To reference your loan information any time visit <http://nationstarmtg.com/> and to view available payment options visit <https://www.nationstarmtg.com/MyAccount/PaymentOptions.aspx>. This program and the services undertaken by Nationstar Mortgage LLC in no way alter or lessen Customer's obligations under Customer's existing mortgage contract regarding the amount of the monthly payments, when payments are due, the application of payments, the assessment of late charges or the calculation of delinquencies. The Equity Accelerator Program is offered by Nationstar Mortgage LLC under an agreement with Paymap Inc. We provided certain information about you and your mortgage to Paymap so Paymap could assist us in offering the program to you.

Detach Here

775244

# Estimated Personal Savings Analysis

Lue Jackson, here's your Personal Savings Analysis...

## Summary of Your Program Savings

Interest Savings: \$ 37,120.84  
Term Reduction: 6 Years 3 Months  
Total Principal Reduction Advantage: \$ 14,195.09 Additional Total Principal Reduction in 10 Program Years

Reference #: 165949118  
Prepared as of: 11/15/2013

## Your Current Home Loan

Monthly Principal/Interest: \$ 706.59  
Escrow/Other Accounts: \$ 189.94  
Monthly Payment: \$ 896.53

Bi-Weekly Transfer: \$ 450.77  
Loan Origination Date: 28-Feb-2007  
Loan Origination Term: 30 Years  
Loan Payment Due Date: 01

PLEASE NOTE: Recent payment changes (if any) may not be included.

Loan Type: Fixed  
Current Interest Rate: 10.700%  
Current Loan Balance: \$ 72,434.65  
Original Loan Balance: \$ 76,000.00

## Estimated Activity to Date:

Principal Paid to Date: \$ 3,565.35  
Interest Paid to Date: \$ 53,819.82  
Total Payments to Date: \$ 57,385.17

## Your Existing Payment

vs.

## The Equity Accelerator® Program

| Program Year | Existing Total Principal Reduction | Accelerated Total Principal Reduction | Accelerated Total Principal Reduction Advantage | Cumulative Interest Saved |
|--------------|------------------------------------|---------------------------------------|---|---------------------------|
| 5            | \$ 8,354.89                        | \$ 13,151.08                          | \$ 4,796.19                                     | \$ 1,056.80               |
| 10           | \$ 16,513.42                       | \$ 30,708.51                          | \$ 14,195.09                                    | \$ 5,973.05               |
| 15           | \$ 30,410.70                       | \$ 60,615.91                          | \$ 30,205.21                                    | \$ 17,500.53              |
| 16           | \$ 37,669.03                       | \$ 76,000.00                          | \$ 38,330.97                                    | \$ 24,220.04              |
| 20           | \$ 54,083.38                       | \$ -----                              | \$ -----  | \$ 34,656.11              |
| 23           | \$ 76,000.00                       | \$ -----                              | \$ -----  | \$ 37,120.84              |

## Your Interest Savings

\$37,120.84

The one-time Enrollment Fee is \$295.00 (collected from your first extra principal payment) and the monthly participation fees are \$5.42 (a portion is collected with each electronic withdrawal). That's a small amount compared to your projected interest savings of \$37,120.84. There is no fee for payment changes or cancellation and you can transfer the program to another loan. Interest savings shown above are after providing for fees.

*This statement is to be used for comparative purposes only. No guarantee or warranty is made with respect to the accuracy of the contents or the use of this statement with regard to financial investments. This estimate of benefits may change due to adjustments in loan interest rate, monthly tax and insurance amount, additional principal payments, delinquencies, withdrawal cycle, termination, suspension or if calculated on a different date.*

### ATTENTION TEXAS RESIDENTS:

COMPLAINTS REGARDING MORTGAGE BANKERS SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV.

Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067. NMLS Unique Identifier #2119. Alabama Consumer Credit License #MC21042. Arizona Mortgage Banker License #BK-0904370. Licensed by the Department of Corporations under the Finance Lenders License. To check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>. District of Columbia: Conducting Business as: Nationstar Mortgage LLC of Delaware. Georgia Residential Mortgage Licensee, #11585. Illinois Residential Mortgage Licensee, #MB.0004414. Kansas Licensed Mortgage Company, Massachusetts Mortgage Lender License, #ML1443. Minnesota: This statement is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. § 47.206(3), (4). Mississippi Licensed Mortgage Company. Crown Center 296, Two Pershing Square, 2300 Main Street, Suite 908, Kansas City, MO 64108. Montana Mortgage Lender Licensee #57. Nevada Mortgage Banker License #575, 871 Coronado Center Dr., Suite 200, Office 259, Henderson, NV 89052, (702) 952-2872. Licensed by the New Hampshire Banking Department. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Banking Department. Oregon Mortgage Banker License, #ML-1175. Licensed by the Pennsylvania Department of Banking, NMLS#2119. Rhode Island Licensed Lender and Rhode Island Licensed Loan Broker. Virginia Nationstar Mortgage LLC, Licensed by the Virginia State Corporation Commission, MC-2075.



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LUE DAVID JACKSON

HELEN WILLIAMS JACKSON ✓

9336 Pierson St

Detroit MI 48228-1508



## Home loan overview

|                   |             |
|-------------------|-------------|
| Principal Balance | \$72,730.28 |
| Escrow balance    | -\$893.01   |



FOR CUSTOMER SERVICE: 1.800.669.6607

## Sign Up For Account Alerts

With Bank of America, N.A. PayPlan Services, you don't need to receive monthly paper statements anymore! You can get something you may find of more value—**Account Alerts**. These timely emails help in many ways. They:

- **Confirm** when your payment has posted
- **Keep you up-to-date** on important account information

So visit [www.bankofamerica.com](http://www.bankofamerica.com) from a personal computer and sign up for Account Alerts today!

## Payments and amounts due summary

## Current payment due on 07/01/2013 as of 06/03/2013

|   |                 |
|---|-----------------|
| Principal and/or interest payment                           | \$706.59        |
| Escrow payment amount                                       | \$189.94        |
| <b>Payment due on 07/01/2013</b>                            | <b>\$896.53</b> |
| Next Payment Posting 07/01/2013                             | \$896.53        |
| Late charge of \$35.32 if payment received after 07/16/2013 |                 |
| If payment received after 07/16/2013                        | \$931.85        |

\*Payment due\* does not include any past due payments, outstanding late charges or fees due.

 IMPORTANT  
 NEWS

## Sign Up For Account Alerts

With Bank of America, N.A. PayPlan Services, you don't need to receive monthly paper statements anymore! You can get something you may find of more value—**Account Alerts**. These emails may help you in several ways. They:

- **Confirm** when your payment has posted
- **Keep you up-to-date** on important account information

So visit [www.bankofamerica.com](http://www.bankofamerica.com) from a personal computer and sign up for Account Alerts today!

## Home loan details

## Loan type and term

|                            |                    |
|----------------------------|--------------------|
| Loan type                  | 30 Yr Conventional |
| Contractual remaining term | 23 Years, 9 Months |
| Interest rate              | 10.700%            |

## Upcoming dates to remember

|  |            |
|--|------------|
| *Next payment draft date                                   | 07/01/2013 |
| *Payment drafts will not occur if your loan is delinquent. |            |

## Property related expenses

With the exception of the items marked with an asterisk (\*), we are responsible for the payment of the following items, which are included in your escrow account. The payment of the items marked with an asterisk (\*) is the responsibility of the homeowner.

| Description            | Payee                       | Policy number/Tax ID | Frequency | Next due date | Amount due |
|------------------------|-----------------------------|----------------------|-----------|---------------|------------|
| * Homeowners insurance | Michigan Basic Property Ins | 2311223104           | Annual    | 03/17/2014    | \$1,123.00 |
| City taxes             | Detroit City Treasurer      | 22106267.            | Annual    | 12/01/2013    | \$1,007.92 |
| City taxes             | Detroit City Treasurer      | 22106267.            | Annual    | 07/01/2013    | \$692.55   |



If you have an escrow account, please do not mail in your current tax bill. We will work with your Tax Collector to pay taxes on time. If you received an Interim, Delinquent, Supplemental, Corrected or Adjusted bill, please write your account number on the bill and mail it to the attention of: BAC Tax Services Corporation, Attn: Tax Dept CA6-913-LB-01, PO Box 10211, Van Nuys, CA 91410-0211.

## Recent home loan activity

| Date       | Description      | Principal   | Interest | Escrow    | Total    |
|------------|------------------|-------------|----------|-----------|----------|
| 06/03/2013 | June payment     | \$57.57     | \$649.02 | \$189.94  | \$896.53 |
|            | **Ending balance | \$72,730.28 |          | -\$893.01 |          |

\*\*NOTE: The ending balance is probably not the same as the amount to pay off your loan. For payoff information, you may use our 24-hour automated information system at 1.800.669.5833.

## To contact us

**Online** [www.bankofamerica.com](http://www.bankofamerica.com)  
**Phone** 1.800.669.6607 (English)  
 1.800.295.0025 (Español)  
 TDD 1.800.300.6407  
 Monday-Friday 7a.m. - 7p.m. Local Time  
 Calls may be monitored or recorded to ensure quality service.  
**Mail** General Inquiries (Other Than QWRs)  
 Bank of America, N.A.  
 PO Box 5170  
 Simi Valley, CA 93062-5170

## Please Note: New Mailing Address

Qualified Written Requests (QWR) (as defined in Section 6 of RESPA & Section 3500.21 of Regulation X)  
 PO Box 942019  
 Simi Valley, CA 93094-2019

## To mail a payment

Bank of America, N.A.  
 PO Box 15222  
 Wilmington, DE 19886-5222  
 Payments can also be made by Phone, Online, or at any Bank of America Banking Center.

## To mail a payment by overnight mail\*

Bank of America, N.A.  
 Retail Payment Services, DE5-023-03-04, Christiana III,  
 900 Samoset Drive  
 Newark, DE 19713-6002  
 \*Accepts overnight mail only.  
 In-person payments are not accepted at this address.

## Insurance Matters

Insurance Dept, PO Box 961291  
 Fort Worth, TX 76161-0291



Property address  
9336 Pierson St.Lue David Jackson  
Helen Williams Jackso

ent goes into an account to pay for your property taxes and insurance premiums. During the year, payments are bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in se bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

ch step of your escrow analysis

• side-by-side comparison of last year's projected and actual data

|  |          |
|--|----------|
| 1) The expected monthly amount needed to pay your property taxes and insurance premiums                              | \$141.71 |
| The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year | \$42.09  |
| 2) The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs              | \$6.14   |
| see Step 4)  | \$189.94 |
| it effective 03/2013 (see Step 4)  | \$896.53 |

**OW PAYMENT**

ed for the year

| Amount needed | Frequency in months | Monthly amount needed |
|---------------|---------------------|-----------------------|
| \$1,007.92    | 12                  | \$83.99               |
| 692.55        | 12                  | 57.71                 |
| <b>ount</b>   |                     | <b>\$141.71</b>       |

**alance**

roject the amounts you will pay into your escrow account next year and the amounts we will pay out for your er, these figures are only projections and may not reflect the actual payments made at the time they are due.

| ow<br>sit(s) | Tax<br>payment(s) | Insurance<br>payment(s) | MIP/PMI<br>payment(s) | Balance            |
|--------------|-------------------|-------------------------|-----------------------|--------------------|
|              |                   |                         |                       | <b>-\$1,652.77</b> |
| 41.71        |                   |                         |                       | -1,511.06          |
| 41.71        |                   |                         |                       | -1,369.35          |
| 41.71        |                   |                         |                       | -1,227.64          |
| 41.71        |                   |                         |                       | -1,085.93          |
| 41.71        | 692.55            |                         |                       | -1,636.77          |
| 41.71        |                   |                         |                       | -1,495.06          |
| 41.71        |                   |                         |                       | -1,353.35          |
| 41.71        |                   |                         |                       | -1,211.64          |
| 41.71        |                   |                         |                       | -1,069.93          |
| 41.71        | 1,007.92          |                         |                       | -1,936.14 *        |
| 41.71        |                   |                         |                       | -1,794.43          |
| 41.71        |                   |                         |                       | -1,652.72          |
|              |                   |                         |                       | <b>-\$1,652.72</b> |
|              |                   |                         |                       | <b>-\$1,936.14</b> |
|              |                   |                         |                       | <b>\$42.09</b>     |

America, N.A. assumes that all scheduled mortgage payments will be made to the effective

ed by your financial institution,

by your anticipated shortage in full. (See Step 4 for more information.)

of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs. shown below.

|                          |               |               |
|--------------------------|---------------|---------------|
| 2 above)                 | -\$1,936.14   |               |
| the base amount) *       | 282.28        |               |
|                          | 282.28        |               |
| <b>28 divided by 46)</b> |               | <b>\$6.14</b> |
|                          | <b>\$0.00</b> |               |

payments anticipated to be paid out of the escrow account during the year but excludes PMI/MIP amounts.

|  |          |                 |
|--|----------|-----------------|
| <b>Payments</b>  |          |                 |
| for insurance (see Step 1)   | \$141.71 |                 |
|  | 42.09    |                 |
|  | 6.14     |                 |
|  |          | <b>\$189.94</b> |
| <b>Payment</b>   |          |                 |
|  | \$706.59 |                 |
|  | 189.94   |                 |
| <b>Effective 03/2013</b>   |          | <b>\$896.53</b> |
| In full, your payment will be reduced by the shortage amount of \$42.09, leaving you with a payment of |          |                 |

| Previous<br>Balance | Monthly         |                 |
|---------------------|-----------------|-----------------|
|                     | Last analysis   | This analysis   |
|                     | \$34.39         | \$83.99         |
|                     | 57.71           | 57.71           |
|                     | \$92.10         | \$141.71        |
|                     | 28.42           | 42.09           |
|                     | 3.60            | 6.14            |
|                     | .00             | .00             |
|                     | <b>\$124.12</b> | <b>\$189.94</b> |
|                     | \$706.59        | \$706.59        |
|                     | 124.12          | 189.94          |
|                     | <b>\$830.71</b> | <b>\$896.53</b> |

it increased. Your reserve percentage remained unchanged. Your reserve payment increased. The result was a shortage payment to increase. Additionally, you were left with a(n) shortage.

Your projected escrow account activity and actual activity can be found below.